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Official Form 1 (4		nited !	States	Rank	ruptcy	Court	igo I c				
	C.				of Illino					Vol	luntary Petition
Name of Debtor (if Kinser, David		Last, First,	Middle):					Debtor (Spous mberly J	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  AKA Kimberly Johnson				
Last four digits of S xxx-xx-0989	oc. Sec./Complete	EIN or ot	her Tax I	D No. (if mo	re than one, stat		our digits x-xx-089		Complete EIN	or other T	ax ID No. (if more than one, state all
Street Address of Debtor (No. and Street, City, and State): 715 N. LAYFAYETTE ST Sandwich, IL  ZIP Code						71 Sa	Street Address of Joint Debtor (No. and Street, City, and State): 715 N. LAYFAYETTE ST Sandwich, IL  ZIP Code				
County of Residence  Dekalb	e or of the Principa	al Place of	Business	::	60548		ty of Resid	lence or of the	e Principal Pl	ace of Busi	60548 iness:
Mailing Address of	Debtor (if differen	t from stre	eet addres	s):		Maili	ng Addres	s of Joint Deb	otor (if differe	nt from str	eet address):
					ZIP Code						ZIP Code
Location of Principa (if different from str											
(Ch  Individual (inclu  See Exhibit D or  □ Corporation (inc  □ Partnership  □ Other (If debtor is	page 2 of this for. ludes LLC and LL	m. P) e entities,	Sing in 1: Rail: Stoc	Ith Care But le Asset Ref U.S.C. § road kbroker amodity Briring Bank er  Tax-Exe (Check box tor is a tax-	eal Estate as 101 (51B)  oker  mpt Entity  i, if applicable exempt org.	e) anization	defin	oter 7 oter 9 oter 11 oter 12 oter 13 are primarily o	Of C	hapter 15 F a Foreign hapter 15 F a Foreign e of Debts k one box)	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding  Debts are primarily business debts.
	Filing Fee (	(Check on	Cod		of the United nal Revenue	Code).			vidual primarily r household pur Chapter 11	rpose."	
is unable to pay  Filing Fee waive	nttached paid in installment plication for the co fee except in instal	es (applica burt's cons llments. R	ble to ind ideration ule 1006( napter 7 in	certifying t (b). See Offi ndividuals (	hat the debt cial Form 3A only). Must	or Check	Debtor is Debtor is c if: Debtor's to inside c all applic A plan is Acceptan	aggregate no rs or affiliates able boxes: s being filed v nces of the pla	ness debtor a business debtor oncontingent l s) are less that with this petiti an were solici	s defined in or as defined iquidated on \$2,190,00 on.	a 11 U.S.C. § 101(51D).  ed in 11 U.S.C. § 101(51D).  lebts (excluding debts owed 00.  tion from one or more 5.C. § 1126(b).
Statistical/Adminis Debtor estimates Debtor estimates	s that funds will be s that, after any exe	available empt prop	erty is exc	cluded and	administrati		es paid,		THIS	S SPACE IS	FOR COURT USE ONLY
there will be no Estimated Number of	funds available for of Creditors	distributi	on to uns	ecured cred	litors.				-		
1- 50 49 99	)- 100- 9 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	_								1		
\$0 to \$10,000	\$10,001 \$100,000			0,001 to nillion		000,001 to 0 million		Iore than 100 million			
Estimated Liabilities  \$0 to \$50,000	\$50,001 \$100,000			0,001 to nillion		000,001 to 0 million		fore than 100 million			

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FORM B1 Page 2

Official Form 1	1 (4/07)	- ugo 2 or 2 r	FORM B1, Page 2		
Voluntary	Petition	Name of Debtor(s):  Kinser, David A			
(This page mus	t be completed and filed in every case)	Kinser, Kimberly J			
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach add	ditional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pen	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)		
Name of Debto	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	Ex	hibit B		
forms 10K an pursuant to S	eted if debtor is required to file periodic reports (e.g., ad 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).			
□ Exhibit A	A is attached and made a part of this petition.	X /s/ Jacqueline J. Montville Signature of Attorney for Debtor(s) Jacqueline J. Montville 61	(Date)		
	Exh	ibit C			
	own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	harm to public health or safety?		
	Exh	ibit D			
Exhibit I  If this is a joir	eted by every individual debtor. If a joint petition is filed, early completed and signed by the debtor is attached and made and petition:  Description:  Description:	a part of this petition.	separate Exhibit D.)		
EXHIBIT I		• •			
	Information Regardin (Check any ap	_			
-	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asset	s in this District for 180 any other District.		
	There is a bankruptcy case concerning debtor's affiliate, ge		-		
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
	Statement by a Debtor Who Resides (Check all app.)		7		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and				
	Debtor has included in this petition the deposit with the co after the filing of the petition.	urt of any rent that would become due	e during the 30-day period		

### Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Kinser, David A Kinser, Kimberly J

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ David A Kinser

Signature of Debtor David A Kinser

#### X /s/ Kimberly J Kinser

Signature of Joint Debtor Kimberly J Kinser

Telephone Number (If not represented by attorney)

#### December 6, 2007

Date

#### Signature of Attorney

#### X /s/ Jacqueline J. Montville

Signature of Attorney for Debtor(s)

#### Jacqueline J. Montville 6189158

Printed Name of Attorney for Debtor(s)

#### Jacqueline J. Montville

Firm Name

515 Kendall lane DeKalb, IL 60115

Address

Email: blackdog@tbc.net

(815) 758-8396 Fax: (815) 758-8806

Telephone Number

December 6, 2007

Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	David A Kinser Kimberly J Kinser		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ David A Kinser			
	David A Kinser	-		

Date: December 6, 2007

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	David A Kinser Kimberly J Kinser		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Kimberly J Kinser	
	Kimberly J Kinser	

Date: December 6, 2007

A R CONCEPTS INC. 2320 DEAN ST SUITE 202 Saint Charles, IL 60175-1068

ALLIANCE ASSET MANAGEMENT, INC DEPT 5975 PO BOX 1259 Oaks, PA 19456

AMOCO VISA ASSOCIATES NATIONAL BANK PROCESSING CENTER Des Moines, IA 50360-2200

ARROW FINANCIAL SERVICES PO BOX 469005 Chicago, IL 60646-9005

ASSET CARE, INC 500 PEACHTREE INDUSTRIAL BLVD Norcross, GA 30071

AURORA EMERGENCY SERVICES DEPT 77-6447 Chicago, IL 60678

AURORA RADIOLOGY CONSULTANTS 641 E. BUTTERFIELD RD, SUITE407 Lombard, IL 60148

Beneficial Nat Bank USA 200 Somerset Corp Blvd Bridgewater, NJ 08807

BERNARD G. WOLF DO 1315 N. HIGHLAND AVE Aurora, IL 60506

Bharthi Rao, M.D.S.C. 316 Anderson Blvd. Geneva, IL 60134 Budget Finance Corp P.O. Box 425 Aurora, IL 60507-0425

BUDGET FINANCE CORP 44 E. GALENA BLVD PO BOX 424 Aurora, IL 60507

Capital One P.O. Box 85520 Internal Zip 12030-163 Richmond, VA 23285-5520

Capital One P.O. Box 85015 Richmond, VA 23285-5015

Capital One Services PO Box 30281 Salt Lake City, UT 84130-0281

CBE GROUP 131 TOWER PARK STE 100 PO BOX 2635 Waterloo, IA 50704-2635

Codilis & Associates 15@030 North Frontage road Suite 100 Willowbrook, IL 60527

CODILIS & ASSOCIATES, P.C. 15W030 NORTH FRONTAGE ROAD SUITE 100 Willowbrook, IL 60527

COMMUNITY DISPOSAL PO BOX 6 Sandwich, IL 60548

COSMEQUE PO BOX 94061 Palatine, IL 60094 CROSS COUNTRY BANK PO BOX 85019 Louisville, KY 40285-5019

DEBT CREDIT SERVICES 2493 ROMIG RD Akron, OH 44320

DeKalb County Circuit Court Civil 133 West State street 05 CH 57 Sycamore, IL 60178

DeKalb County Collector 110 East Sycamore street Sycamore, IL 60178

Delnor Community Hospital 300 Randall road Geneva, IL 60134

Diversified Services Group 5800 East Thomas rd. Suite 107 Scottsdale, AZ 85251

DREYER MEDICAL CLINIC 1870 W GALENA BLVD PO BOX 1568 Aurora, IL 60506

DREYER MEDICAL CLINIC PO BOX 2091 Aurora, IL 60507

ELGIN LABORATORY PHYSICIANS PO BOX 1515 Addison, IL 60101

EMERGENCY TREATMENT SC 900 JORIE BLVD, STE 220 Oak Brook, IL 60523

Equifax P.O. Box 105314 Atlanta, GA 30348

Experian P.O. Box 2002 Allen, TX 75013

First Premier 900 W. Delaware St. Sioux Falls, SD 57117-5524

First Premier Bank 601 S. Minnesota avenue Sioux Falls, SD 57104

GERALD MOORE, ATTORNEY PO BOX 724087 Atlanta, GA 31139

HSBC Taxpayer Services P.O. Box 12933 Shawnee Mission, KS 66282-2933

HSBC/TAX P.O. Box 15524 Wilmington, DE 19850

IL Coll Service, Inc. 3101 W. 95th St Fl 2 Evergreen Park, IL 60805-2406

Jackie Kinser 10346 Galena Bristol, IL 60512

JC PENNEY 10332 SILVER SPRING DR Milwaukee, WI 53225

KCA PO BOX 53 Geneva, IL 60134-0053

Kishwaukee Community Hospital Route 23 & Bethany Road Dekalb, IL 60115 MATCO TOOLS 4403 ALLEN RD Stow, OH 44224

Med Collections Services 725 S. Wells Suite 700 Chicago, IL 60607

MIDNIGHT VELVET 1112 7TH AVE Monroe, WI 53566

MITCHELL M. KAY, ATTORNEY PO BOX 2374 Chicago, IL 60690-2374

NATIONAL CREDIT ADJUSTER 327 W 4TH AVE PO BOX 3023 Hutchinson, KS 67501

NATIONWIDE COLLECTION, INC 805 VIRGINIA AVE STE 1 Fort Pierce, FL 34982-5881

NCO FINANCIAL SYSTEMS INC PO BOX 41417 Philadelphia, PA 19107

NCO FINANCIAL SYSTEMS INC PO BOX 15630 Wilmington, DE 19850

OLD SECOND BANK 7050 Burroughs drive Plano, IL 60545

OSF COLLECTIONS PO BOX 959 Brookfield, WI 53008

PAYTEK PO BOX 753598 Memphis, TN 38175-3598 PD RECOVERY INC PO BOX 22290 Salt Lake City, UT 84123

PLAZA ASSOCIATES
PO BOX 18008
PO Box 2769
Hauppauge, NY 11788-8808

PROVENA MERCY CENTER PO BOX 8001 Aurora, IL 60507

RECEIVABLES PERFORMANCE PO BOX 768 Bothell, WA 98041

RMCB 2269 S. Saw Mill River road Bld 3 Elmsford, NY 10523

ROBERT C. GALLEZ 2320 DEAN ST STE 202 Saint Charles, IL 60175

Rockford Mercantile 2502 S. Alpine rd. Rockford, IL 61108

RUSH COPLEY FAMILY PRACTICE 2020 OGDEN AVE #330 Aurora, IL 60504

RUSH COPLEY MEDICAL PO BOX 352 Aurora, IL 60507

SNAP-ON CREDIT LLC Suite 301 950 Technology Way Libertyville, IL 60048

SNAP-ON CREDIT LLC 950 TECHNOLOGY WAY, SUITE 301 Libertyville, IL 60048 STARRETT MEDICAL ASSOC 1300 N. HIGHLAND Aurora, IL 60506

SWISS COLONY 1112 7TH AVE Monroe, WI 53566-1364

Transunion P.O. Box 1000 Crum Lynne, PA 19022

Tri City Radiology 9410 Compubill drive Orland Park, IL 60462

UNITED COLLECTION BUREAU, INC 5620 SOUTHWYCK BLVD STE 206 Toledo, OH 43614

V.A.S.C. 2320 DEAN ST Saint Charles, IL 60175

VALLEY AMBULATORY SURGERY CENTER 2210 DEAN ST Saint Charles, IL 60175

VALLEY IMAGING CONSULTANTS LLC 7808 COLLEGE DR 75E Palos Heights, IL 60463

Washington Mutual Bank 11200 W Parkland A P.O. Box 3139 Milwaukee, WI 53224

Wells Fargo Home Mortgage 3476 Stateview Blvd MAC X7801-01X Fort Mill, SC 29715

WOMENS HEALTHCARE ASSOC. 2020 OGDEN AVE STE 260 Aurora, IL 60504